

### No. 791. Flow of Funds Accounts—Assets of Households: 1980 to 1999

[As of December 31 (6,563 represents \$6,563,000,000,000). Includes nonprofit organizations]

Type of instrument	Total (bil. dol.)								Percent distribution		
	1980	1985	1990	1995	1997	1998	1999	1980	1990	1999	
Total financial assets . . . . .	6,563	10,169	14,963	21,834	27,628	30,583	34,948	100.0	100.0	100.0	
Deposits . . . . .	1,517	2,484	3,265	3,366	3,807	4,165	4,338	23.1	21.8	12.4	
Foreign deposits . . . . .	-	8	13	23	42	42	45	-	0.1	0.1	
Checkable deposits and currency . . . . .	251	342	409	505	445	461	442	3.8	2.7	1.3	
Time and savings deposits . . . . .	1,203	1,941	2,477	2,388	2,725	2,924	3,013	18.3	16.6	8.6	
Money market fund shares . . . . .	62	193	365	449	595	738	838	0.9	2.4	2.4	
Credit market instruments . . . . .	425	849	1,503	1,885	1,873	1,781	1,960	6.5	10.0	5.6	
Open-market paper . . . . .	38	36	63	48	59	63	69	0.6	0.4	0.2	
U.S. Government securities . . . . .	166	270	629	622	721	552	659	2.5	3.5	1.9	
Treasury issues . . . . .	160	251	462	700	511	391	347	2.4	3.1	1.0	
Savings bonds . . . . .	73	80	126	185	187	187	186	1.1	0.8	0.5	
Other Treasury . . . . .	88	171	335	515	325	204	160	1.3	2.2	0.5	
Agency issues . . . . .	5	19	67	122	209	162	312	0.1	0.4	0.9	
Municipal securities . . . . .	104	346	574	458	464	475	528	1.6	3.8	1.5	
Corporate and foreign bonds . . . . .	30	77	192	448	521	581	596	0.5	1.3	1.7	
Mortgages . . . . .	87	120	144	109	109	109	110	1.3	1.0	0.3	
Corporate equities . . . . .	875	1,058	1,807	4,122	5,690	6,339	8,009	13.3	12.1	22.9	
Mutual fund shares . . . . .	46	198	468	1,265	2,057	2,507	3,104	0.7	3.1	8.9	
Security credit . . . . .	16	35	62	128	215	277	319	0.2	0.4	0.9	
Life insurance reserves . . . . .	221	264	392	566	665	718	772	3.4	2.6	2.2	
Pension fund reserves <sup>2</sup> . . . . .	971	2,087	3,452	5,768	7,894	9,079	10,360	14.8	23.1	29.6	
Investment in bank personal trusts . . . . .	265	384	552	803	943	1,001	1,117	4.0	3.7	3.2	
Equity in noncorporate business . . . . .	2,154	2,607	3,230	3,640	4,172	4,395	4,630	32.8	21.6	13.2	
Miscellaneous assets . . . . .	74	133	224	292	312	327	339	1.1	1.5	1.0	

- Represents zero. <sup>1</sup> Only those directly held and those in closed-end funds. Other equities are included in mutual funds, life insurance and pension reserves, and bank personal trusts. <sup>2</sup> See also Table 846.

Source: Board of Governors of the Federal Reserve System, "Federal Reserve Statistical Release, Z.1, Flow of Funds Accounts of the United States"; published: 10 March 2000; <<http://www.bog.frb.fed.us/releases/Z1/20000310/data.htm>>.

### No. 792. Financial Assets Held by Families by Type of Asset: 1992 to 1998

[Median value in thousands of constant 1998 dollars (13.1 represents \$13,100). Constant dollar figures are based on consumer price index data published by U.S. Bureau of Labor Statistics. Families include one-person units; for definition of family, see text, Section 1, Population. Based on Survey of Consumer Finance; see Appendix III. For definition of median, see Guide to Tabular Presentation]

Age of family head and family income	Any financial asset	Trans-action accounts <sup>2</sup>	Certifi-cates of deposit	Savings bonds	Stocks <sup>3</sup>	Mutual funds <sup>4</sup>	Retirement accounts <sup>5</sup>	Life insurance <sup>6</sup>	Other man-aged <sup>7</sup>
<b>PERCENT OF FAMILIES OWNING ASSET</b>									
1992, total . . . . .	90.2	86.9	16.7	22.3	17.0	10.4	39.6	34.9	4.0
1995, total . . . . .	91.0	87.0	14.3	22.8	15.2	12.3	45.2	32.0	3.9
1998, total . . . . .	92.9	90.5	15.3	19.3	19.2	16.5	48.8	28.6	5.9
Under 35 years old . . . . .	88.6	84.6	6.2	17.2	13.1	12.2	39.8	16.0	1.9
35 to 44 years old . . . . .	93.3	90.5	9.4	24.9	18.9	16.0	59.5	29.0	3.9
45 to 54 years old . . . . .	94.9	93.5	11.8	21.8	22.6	23.0	59.2	32.9	6.5
55 to 64 years old . . . . .	95.6	93.9	18.6	18.1	25.0	15.2	58.3	35.8	6.5
65 to 74 years old . . . . .	95.6	94.1	29.9	16.1	21.0	18.0	46.1	30.1	11.8
75 years old and over . . . . .	92.1	89.7	35.9	12.0	18.0	15.1	16.7	32.6	11.6
Less than \$10,000 . . . . .	70.6	61.9	7.7	3.5	3.8	1.9	6.4	15.7	(B)
\$10,000 to \$24,999 . . . . .	89.9	86.5	16.8	10.2	7.2	7.6	25.4	20.9	4.9
\$25,000 to \$49,999 . . . . .	97.3	95.8	15.9	20.4	17.7	14.0	54.2	26.1	3.9
\$50,000 to \$99,999 . . . . .	99.8	99.3	16.4	30.6	27.7	25.8	73.5	39.8	8.0
\$100,000 and more . . . . .	100.0	100.0	16.8	32.3	56.6	44.8	88.6	50.1	15.8
<b>MEDIAN VALUE<sup>8</sup></b>									
1992, total . . . . .	13.1	2.6	12.6	0.7	9.1	18.3	16.0	3.5	22.8
1995, total . . . . .	16.5	2.3	10.6	1.1	9.6	21.2	18.1	5.3	31.9
1998, total . . . . .	22.4	3.1	15.0	1.0	17.5	25.0	24.0	7.3	31.5
Under 35 years old . . . . .	4.5	1.5	2.5	0.5	5.0	7.0	7.0	2.7	19.4
35 to 44 years old . . . . .	22.9	2.8	8.0	0.7	12.0	14.0	21.0	8.5	25.0
45 to 54 years old . . . . .	37.8	4.5	11.5	1.0	24.0	30.0	34.0	10.0	39.3
55 to 64 years old . . . . .	45.6	4.1	17.0	1.5	21.0	58.0	46.8	9.5	65.0
65 to 74 years old . . . . .	45.8	5.6	20.0	2.0	50.0	60.0	38.0	8.5	41.3
75 years old and over . . . . .	36.6	6.1	30.0	5.0	50.0	59.0	30.0	5.0	30.0
Less than \$10,000 . . . . .	1.1	0.5	7.0	1.8	14.0	6.0	7.5	3.0	(B)
\$10,000 to \$24,999 . . . . .	4.8	1.3	20.0	1.0	10.0	26.0	8.0	5.0	36.0
\$25,000 to \$49,999 . . . . .	17.6	2.5	14.5	0.6	8.0	11.0	13.0	5.0	15.0
\$50,000 to \$99,999 . . . . .	57.2	6.0	13.3	1.0	15.0	25.0	31.0	9.5	32.0
\$100,000 and more . . . . .	244.3	19.0	22.0	1.5	55.0	65.0	93.0	18.0	100.0

B Base figure too small. <sup>1</sup> Includes other types of financial assets, not shown separately. <sup>2</sup> Checking, savings, and money market deposit accounts, money market mutual funds, and call accounts at brokerages. <sup>3</sup> Covers only those stocks that are directly held by families outside mutual funds, retirement accounts and other managed assets. <sup>4</sup> Excludes money market mutual funds and funds held through retirement accounts or other managed assets. <sup>5</sup> Covers IRAs, Keogh accounts, and certain employer-sponsored accounts. <sup>6</sup> Cash value. <sup>7</sup> Includes personal annuities and trusts with an equity interest and managed investment accounts. <sup>8</sup> Median value of financial asset for families holding such assets.

Source: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, January 2000, and unpublished revisions.

### No. 793. Flow of Funds Accounts—Liabilities of Households: 1980 to 1999

[As of December 31 (1,426 represents \$1,426,000,000,000). Includes nonprofit organizations]

Type of instrument	Total (bil. dol.)							Percent distribution		
	1980	1985	1990	1995	1997	1998	1999	1980	1990	1999
Total liabilities . . . . .	1,426	2,326	3,679	4,982	5,708	6,208	6,841	100.0	100.0	100.0
Credit market instruments . . . . .	1,374	2,236	3,554	4,783	5,438	5,910	6,467	95.4	95.6	94.5
Home mortgages . . . . .	905	1,408	2,461	3,252	3,698	4,058	4,480	63.5	68.9	65.5
Consumer credit . . . . .	355	604	805	1,123	1,264	1,332	1,429	24.9	21.9	20.9
Municipal securities . . . . .	17	81	87	98	115	127	137	1.2	2.4	2.0
Bank loans, n.e.c. . . . .	28	31	18	57	67	73	65	2.0	0.5	1.0
Other loans . . . . .	55	79	101	160	191	204	219	3.8	2.7	3.2
Commercial mortgages . . . . .	15	33	83	92	104	117	137	1.0	2.2	2.0
Security credit . . . . .	25	51	39	79	131	153	222	1.7	1.1	3.3
Trade payables . . . . .	14	24	69	103	120	126	133	1.0	1.9	1.9
Unpaid life insurance premiums <sup>1</sup> . . . . .	13	15	16	18	19	17	19	0.9	0.4	0.3

<sup>1</sup> Not elsewhere classified. <sup>2</sup> Includes deferred premiums.

Source: Board of Governors of the Federal Reserve System, "Federal Reserve Statistical Release, Z.1, Flow of Funds Accounts of the United States", published: 10 March 2000; <<http://www.bog.frb.gov.us/releases/Z1/20000310/data.htm>>.

### No. 794. Financial Debt Held by Families by Type of Debt: 1992 to 1998

[Median debt in thousands of constant 1998 dollars (19.9 represents \$19,900). See headnote, Table 792]

Age of family head and family income	Any debt	Home- secured debt <sup>1</sup>	Installment	Other lines of credit	Credit card balances <sup>2</sup>	Other residential property	Other debt <sup>3</sup>
<b>PERCENT OF FAMILIES HOLDING DEBTS</b>							
1992, total . . . . .	73.2	39.1	46.0	2.3	43.7	5.7	8.4
1995, total . . . . .	74.5	41.0	45.9	1.9	47.3	4.7	8.5
1998, total . . . . .	74.1	43.1	43.7	2.3	44.1	5.1	8.8
Under 35 years old . . . . .	81.2	33.2	60.0	2.4	50.7	2.0	9.6
35 to 44 years old . . . . .	67.6	58.7	53.3	3.6	51.3	6.7	11.4
45 to 54 years old . . . . .	87.0	58.8	51.2	3.8	52.5	6.7	11.1
55 to 64 years old . . . . .	76.4	49.4	37.9	1.6	45.7	7.8	8.3
65 to 74 years old . . . . .	51.4	26.0	20.2	(B)	29.2	5.1	4.1
75 years old and over . . . . .	24.6	11.5	4.2	(B)	11.2	1.8	2.0
Less than \$10,000 . . . . .	41.7	8.3	25.7	(B)	20.6	(B)	3.6
\$10,000 to \$24,999 . . . . .	63.7	21.3	34.4	1.2	37.9	1.8	7.0
\$25,000 to \$49,999 . . . . .	79.6	43.7	50.0	2.9	49.9	4.1	7.7
\$50,000 to \$99,999 . . . . .	89.4	71.0	55.0	3.3	56.7	7.7	12.2
\$100,000 and more . . . . .	87.8	73.4	43.2	2.6	40.4	16.4	14.8
<b>MEDIAN DEBT<sup>4</sup></b>							
1992, total . . . . .	19.9	50.2	5.3	2.3	1.1	28.5	2.9
1995, total . . . . .	23.4	54.9	6.4	3.7	1.6	31.9	2.1
1998, total . . . . .	33.3	62.0	8.7	2.5	1.7	40.0	3.0
Under 35 years old . . . . .	19.2	71.0	9.1	1.0	1.6	65.0	1.7
35 to 44 years old . . . . .	55.7	70.0	7.7	1.4	2.0	40.0	3.0
45 to 54 years old . . . . .	48.4	68.8	10.0	3.0	1.8	40.0	5.0
55 to 64 years old . . . . .	34.6	49.4	8.3	4.9	2.0	41.0	5.0
65 to 74 years old . . . . .	11.9	28.0	6.5	(B)	1.1	56.0	4.5
75 years old and over . . . . .	8.0	21.2	8.9	(B)	0.7	29.8	1.7
Less than \$10,000 . . . . .	4.1	16.0	4.0	(B)	1.1	(B)	0.6
\$10,000 to \$24,999 . . . . .	8.0	34.2	6.0	1.1	1.0	34.0	1.3
\$25,000 to \$49,999 . . . . .	27.1	47.0	8.0	3.0	1.9	20.0	2.2
\$50,000 to \$99,999 . . . . .	75.0	75.0	11.3	2.8	2.4	42.0	3.8
\$100,000 and more . . . . .	135.4	123.8	15.4	5.0	3.2	60.0	10.0

B Base figure too small.

<sup>1</sup> First and second mortgages and home equity loans and lines of credit secured by the primary residence.

<sup>2</sup> Families that had an outstanding balance on any of their credit cards after paying their most recent bills.

<sup>3</sup> Includes loans on insurance policies, loans against pension accounts, borrowing on margin accounts and unclassified loans.

<sup>4</sup> Median amount of financial debt for families holding such debts.

### No. 795. Percent Distribution of Amount of Debt Held by Families: 1995 and 1998

[See headnote, Table 796]

Type of debt	1995	1998	Purpose of debt	1995	1998	Type of lending institution	1995	1998
Total . . . . .	100.0	100.0	Total . . . . .	100.0	100.0	Total . . . . .	100.0	100.0
Home-secured debt . . . . .	73.3	71.9	Home purchase . . . . .	70.4	68.1	Commercial bank . . . . .	35.1	32.6
Installment loans . . . . .	11.8	12.8	Home improvement . . . . .	2.0	2.0	Savings and loan . . . . .	10.8	9.6
Credit card balances . . . . .	3.9	3.8	Investment, excluding real estate . . . . .	1.0	3.2	Credit union . . . . .	4.5	4.2
Other lines of credit . . . . .	0.6	0.3	Vehicles . . . . .	7.5	7.5	Finance or loan company . . . . .	3.2	4.2
Other residential property . . . . .	7.5	7.4	Goods and services . . . . .	5.7	6.0	Brokerage . . . . .	1.9	3.7
Other debt . . . . .	2.8	3.7	Investment real estate . . . . .	8.2	7.8	Real estate lender . . . . .	32.7	35.9
			Education . . . . .	2.7	3.4	Individual lender . . . . .	5.0	3.4
			Other loans . . . . .	2.4	1.9	Other nonfinancial . . . . .	0.8	1.3
						Government . . . . .	1.3	0.6
						Credit and store cards . . . . .	3.9	3.8
						Other loans . . . . .	0.9	0.7

Source of Tables 794 and 795: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, January 2000, and unpublished data.

### No. 796. Ratios of Debt Payments to Family Income: 1992 to 1998

[In percent. Constant dollar figures are based on consumer price index data published by U.S. Bureau of Labor Statistics. Families include one-person units; for definition of family, see text, Section 1, Population. Based on Survey of Consumer Finance; see Appendix III. For definition of median, see Guide to Tabular Presentation.]

Age of family head and family income (constant 1998 dollars)	Ratio of debt payments to family income						Percent of debtors with—					
	Aggregate			Median			Ratios above 40 percent			Any payment 60 days or more past due		
	1992	1995	1998	1992	1995	1998	1992	1995	1998	1992	1995	1998
All families . . . . .	14.1	13.6	14.5	16.1	15.1	17.6	10.9	10.5	12.7	6.0	7.1	8.1
Under 35 years old . . . . .	16.5	17.1	16.6	16.6	16.9	17.4	10.5	11.0	11.8	8.3	8.7	11.1
35 to 44 years old . . . . .	17.8	16.5	17.0	19.0	18.1	19.4	11.6	9.2	11.6	5.8	7.7	8.4
45 to 54 years old . . . . .	14.6	14.8	16.3	16.1	16.6	17.8	10.2	10.4	11.6	5.4	7.4	7.4
55 to 64 years old . . . . .	11.4	11.5	12.9	14.5	14.0	16.7	14.3	14.5	13.9	4.7	3.2	7.5
65 to 74 years old . . . . .	7.8	6.9	8.5	10.6	12.2	13.9	7.8	7.8	17.5	1.0	5.3	3.1
75 years old and over . . . . .	3.4	2.9	3.9	5.0	3.4	8.9	8.7	8.9	20.9	1.8	5.4	1.1
Less than \$10,000 . . . . .	16.6	19.5	19.4	19.5	15.4	20.3	28.4	27.6	32.0	11.6	8.4	15.1
\$10,000 to \$24,999 . . . . .	14.8	16.1	16.2	15.3	17.7	17.8	15.5	17.3	19.9	9.3	11.3	12.3
\$25,000 to \$49,999 . . . . .	16.5	16.2	17.4	16.3	16.6	18.1	9.6	8.0	13.8	6.3	8.6	9.2
\$50,000 to \$99,999 . . . . .	15.3	16.0	17.4	17.0	16.9	18.3	4.4	4.2	5.7	2.2	2.7	4.5
\$100,000 and more . . . . .	10.7	8.7	10.0	13.7	11.1	13.1	2.2	1.7	2.1	0.5	1.3	1.5

Source: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, January 2000, and unpublished data.

### No. 797. Household Debt-Service Payments as a Percentage of Disposable Personal Income: 1980 to 1999

[In percent. As of end of year. Seasonally adjusted. The household debt-service burden is an estimate of the ratio of debt payments to disposable personal income. Debt payments consist of the estimated required payments on outstanding mortgage and consumer debt.]

Year	Total	Consumer		Mortgage
		1980	1999	1980
1980 . . . . .	12.41		7.99	4.42
1981 . . . . .	12.34		7.62	4.72
1982 . . . . .	12.33		7.47	4.85
1983 . . . . .	12.33		7.46	4.88
1984 . . . . .	12.83		7.80	5.03
1985 . . . . .	13.74		8.29	5.44
1986 . . . . .	14.18		8.50	5.69
1987 . . . . .	13.71		7.92	5.79
1988 . . . . .	13.34		7.56	5.77
1989 . . . . .	13.51		7.57	5.94
1990 . . . . .	13.24		7.11	6.14
1991 . . . . .	12.56		6.51	6.05
1992 . . . . .	11.70		6.03	5.57
1993 . . . . .	11.59		6.13	5.46
1994 . . . . .	12.01		6.52	5.49
1995 . . . . .	12.70		7.05	5.65
1996 . . . . .	13.09		7.44	5.65
1997 . . . . .	13.17		7.47	5.70
1998 . . . . .	13.29		7.57	5.72
1999 . . . . .	13.51		7.58	5.93

Source: Board of Governors of the Federal Reserve System, "Household Debt Service Burden;" published: 24 March 2000;  
<http://www.bog.frb.fed.us/releases/housedebt/default.htm>.

### No. 798. Banking Offices by Type of Bank: 1980 to 1999

[As of December 31. Includes Puerto Rico and outlying areas. Covers all FDIC-insured commercial banks and savings institutions. Commercial banks include insured branches of foreign banks. Data for 1980 include automatic teller machines which were reported by many banks as branches]

Item	1980	1985	1990	1994	1995	1996	1997	1998	1999
All banking offices . . . . .	(NA)	82,367	84,332	81,135	81,273	82,466	83,514	84,332	85,404
Number of banks . . . . .	(NA)	18,033	15,192	12,841	12,002	11,478	10,945	10,483	10,238
Number of branches . . . . .	(NA)	64,334	69,140	68,494	69,271	70,988	72,569	73,849	75,166
Commercial banks . . . . .	53,172	57,660	62,710	65,055	65,827	66,733	68,691	69,873	71,142
Number of banks . . . . .	14,434	14,407	12,377	10,488	9,972	9,553	9,165	8,794	8,598
Number of branches . . . . .	38,798	43,253	50,333	54,566	55,855	57,180	59,526	61,079	62,544
Savings institutions . . . . .	(NA)	24,707	21,622	16,080	15,446	15,733	14,823	14,459	14,262
Number of banks . . . . .	(NA)	3,626	2,815	2,152	2,030	1,925	1,780	1,689	1,640
Number of branches . . . . .	(NA)	21,081	18,807	13,928	13,416	13,808	13,043	12,770	12,622

NA Not available.

Source: U.S. Federal Deposit Insurance Corporation, *Statistics on Banking*, annual and *The FDIC Quarterly Banking Profile Graph Book*.

### No. 815. Consumer Credit Outstanding and Finance Rates: 1980 to 1999

[In billions of dollars, except percent (349.4 represents \$349,400,000,000). Estimated amounts of seasonally adjusted credit outstanding as of end of year; finance rates, annual averages]

Type of credit	1980	1985	1990	1993	1994	1995	1996	1997	1998	1999
Total	349.4	593.2	789.3	839.2	960.7	1,096.0	1,182.4	1,234.1	1,308.5	1,395.4
Revolving	55.1	124.7	238.6	310.0	365.6	443.2	499.5	531.3	560.7	596.0
Nonrevolving	294.3	468.5	550.7	529.2	595.1	652.8	682.9	702.8	739.8	799.4
FINANCE RATES (percent)										
Commercial banks:										
New automobiles (48 months) <sup>1</sup>	14.32	12.91	11.78	8.09	8.12	8.57	9.05	9.02	8.72	8.44
Other consumer goods (24 months)	15.48	15.94	15.46	13.47	13.19	13.94	13.54	13.90	13.74	13.39
Credit-card plans	17.31	18.69	18.17	16.83	16.04	15.90	15.63	15.77	15.71	15.21
Finance companies:										
New automobiles	14.82	11.98	12.54	9.48	9.79	11.19	9.83	7.12	6.30	6.66
Used automobiles	10.10	17.58	15.99	12.79	13.49	14.48	13.63	13.27	12.64	12.60

<sup>1</sup> Comprises automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, trailers, or vacations. These loans may be secured or unsecured. <sup>2</sup> For 1980, maturities were 36 months for new car loans.

Source: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin*, monthly.

### No. 816. Credit Cards—Holders, Numbers, Spending, and Debt, 1990 and 1998, and Projections, 2000

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### No. 817. Usage of General Purpose Credit Cards by Families: 1989 to 1998

[General purpose credit cards include Mastercard, Visa, Optima, and Discover cards. Excludes cards used only for business purposes. All dollar figures are given in constant 1998 dollars based on consumer price index data as published by U.S. Bureau of Labor Statistics. Families include one-person units; for definition of family, see text, Section 1, Population. Based on Survey of Consumer Finance; see Appendix III. For definition of median, see Guide to Tabular Presentation]

Age of family head and family income	Percent having a general purpose credit card	Median number of cards	Median new charges on last month's bills	Percent having a balance after last month's bills	Median balance <sup>1</sup>	Percent of cardholding families who—		
						Almost always pay off the balance	Sometimes pay off the balance	Hardly ever pay off the balance
1989, total	56.0	2	\$100	52.1	\$1,300	52.9	21.2	25.8
1992, total	62.4	2	100	52.0	1,100	53.0	19.6	27.4
1995, total	66.4	2	200	56.0	1,600	52.4	20.1	27.5
1998, total	67.5	2	200	54.7	1,900	53.8	19.3	26.9
Under 35 years old	58.3	2	200	71.6	1,500	39.0	22.5	38.5
35 to 44 years old	71.3	2	200	62.5	2,000	46.5	19.1	34.4
45 to 54 years old	76.3	2	200	59.2	2,000	40.2	22.7	29.1
55 to 64 years old	76.0	2	200	48.8	2,300	61.0	20.1	18.9
65 to 74 years old	71.2	2	200	33.9	1,000	74.0	14.9	11.1
75 years old and over	50.8	1	100	16.7	700	86.3	7.8	5.9
Less than \$10,000	23.2	2	100	64.0	900	46.4	19.9	33.8
\$10,000 to \$24,999	50.8	2	100	56.9	1,200	52.3	19.3	28.4
\$25,000 to \$49,999	73.2	2	100	58.2	1,700	48.3	20.5	31.2
\$50,000 to \$99,999	89.6	2	200	55.9	2,400	53.9	20.2	25.9
\$100,000 and more	97.9	2	800	36.4	3,100	72.0	13.8	14.1

<sup>1</sup> Among families having a balance.

Source: Board of Governors of the Federal Reserve System, unpublished data.